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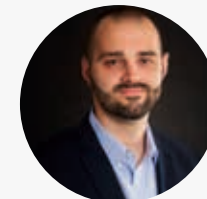
Movement underwrites every loan at the beginning of the loan process. We get full documentation to determine what buyers can afford before they make an offer, making offers stronger and deals more likely to go through.

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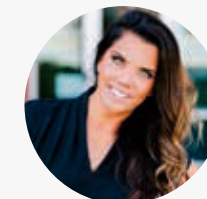
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\*While it is Movement Mortgage's goal to provide underwriting results within six hours of receiving an application, process loans in seven days, and close in one day, extenuating circumstances may cause delays outside of this window. | Justin Kozera | 69-R West Main Street, Westminster, MD 21157 | DE-MLO-1446275, FL-LO60579, MD-1446275, VA-MLO-31354VA, PA-63595 | Ashley Ball Crist | 8200 Coastal Hwy, Ocean City, MD 21842 | DE-MLO-815145, MD-8151455, PA-104187 | Movement Mortgage LLC. All rights reserved. NMLS ID #39179 (For licensing information, go to: [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)). Additional information available at [movement.com/legal](http://movement.com/legal). Interest rates and products are subject to change without notice and may or may not be available at the time of loan commitment or lock-in. Borrowers must qualify at closing for all benefits. CPID12465\_AO0223



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If you are interested in contributing or nominating agents for a story in future issues, please email us at [hannah@rpmags.com](mailto:hannah@rpmags.com).

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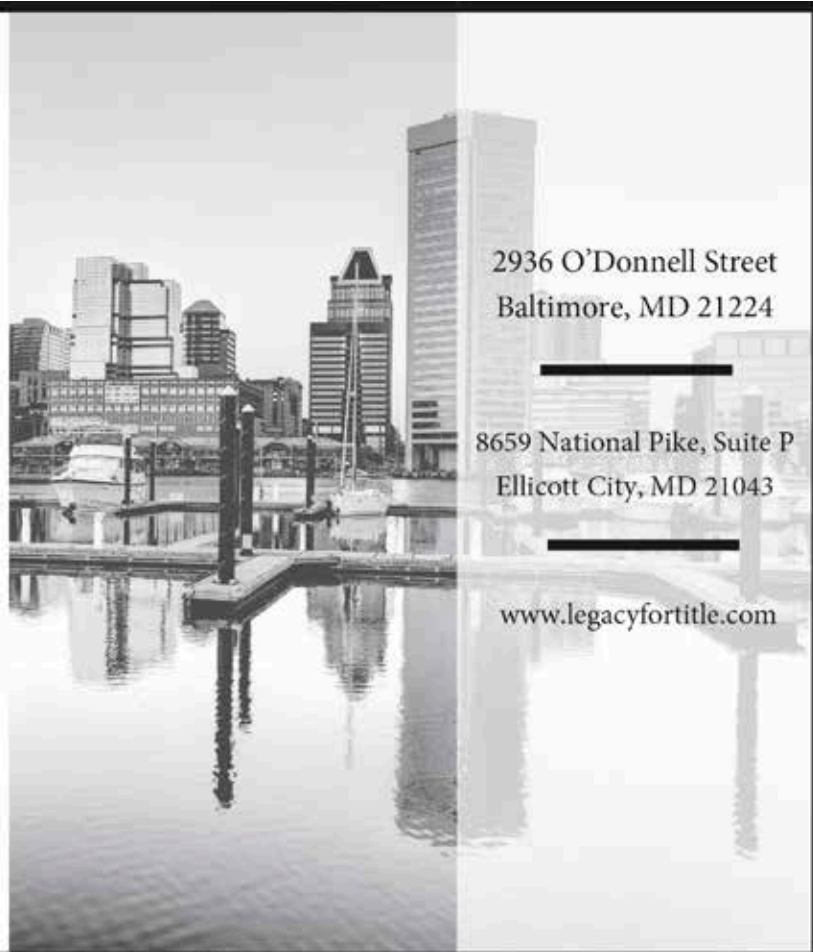


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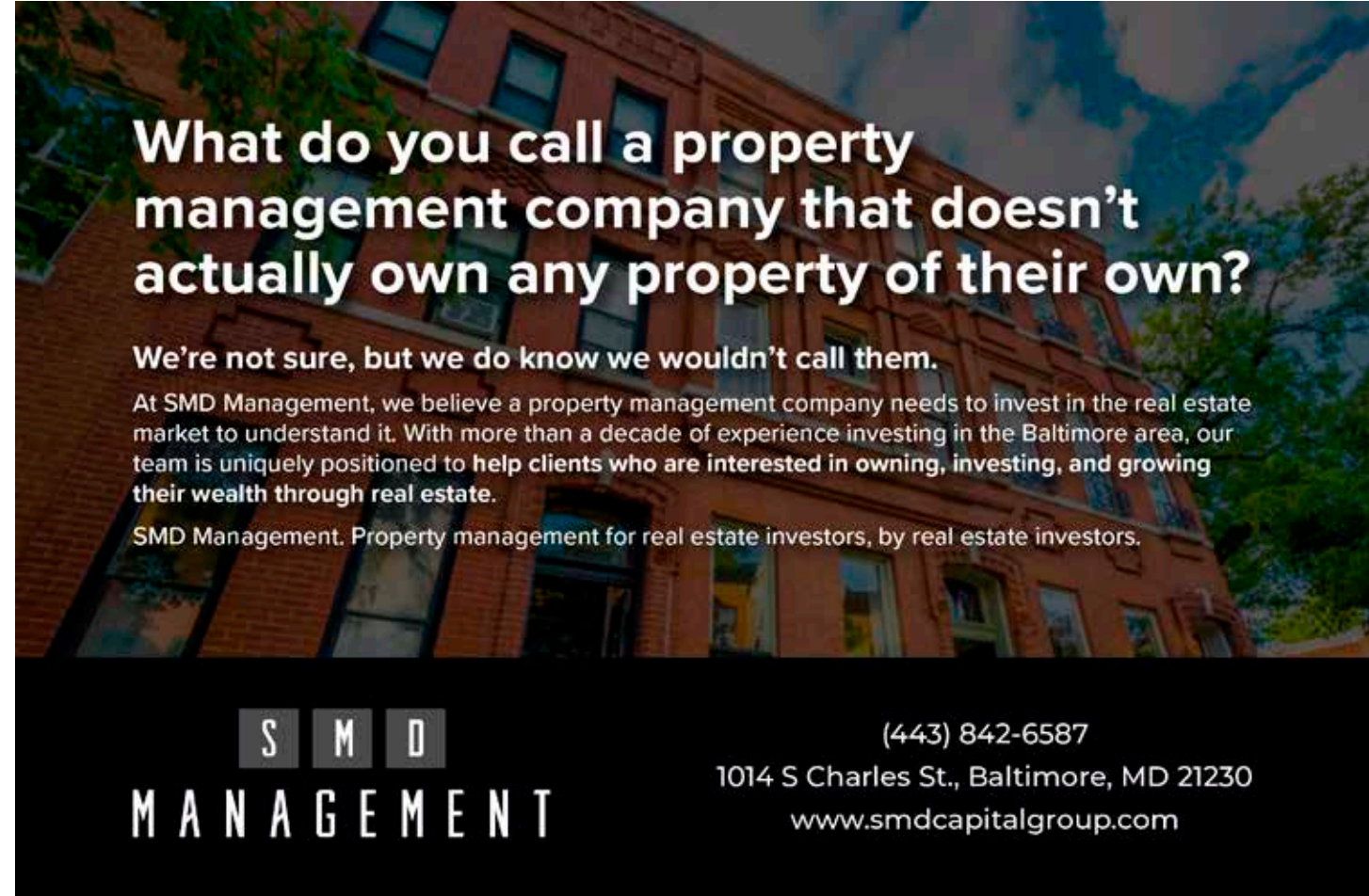
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# Strike A POSE

By Jilleien Franquelli



It's not uncommon for me to hear the following from a feature during their photo shoot:

*"Can you photoshop X?"*

*"I wish I weighed less."*

*"I wish I looked better in this outfit."*

*"I wish my hair was different."*

I know the sentences above won't change the beauty standard or even help change your mind about your own beauty. But, maybe if I shared what I see when selecting your photos...

I meet this part of my job with reverence, patience and love, for I understand how important it is.

What do I see?

All the beauty that creates you. The unique style that breathes life into

the photos and the world. The smiles that would make you detectable, if only by that. Each face, so detailed with the DNA of your ancestors. Bodies that have moved through life with grace and strength. Eyes full of passion and vibrant colors.

I have the privilege of seeing YOU.

Throughout my time attending your photo shoots I have created a list of best practices. I've gotten in the habit of making notes after each shoot, detailing exactly what it is that features do to make their experiences successful and seamless -

Take it seriously

I have a tendency to minimize an achievement when I am uncomfortable. This is a big deal. Your peers recognize something so special in you that they want others to know about it. If you prepare and come to the photo shoot with the mindset of "I deserve this," the energy for the picture is there.

Be you

What did Dr. Seuss say? "There is no one alive who is YOUER than YOU."

I am very grateful for the almost 400 features who have had the courage to be vulnerable and share themselves with the community. Each feature today is built off that courage and adds to it.

A little planning goes a long way

What do you want the vibe of your photo shoot to be? When people look at your pictures, what do you want them to think and feel?

We ask you these questions to help our creative team prepare for the photo shoot. During our pre-shoot planning phase, we send posing ideas that we think fit your vision. While we always try more traditional poses, we find that more creative poses take your shoot to the next level.

Wardrobe Selection

Choose something that makes you feel like the VIP that you are! Having a second outfit to change into allows you to show more of your personality.

When choosing your outfit(s), here are a few things to consider:

- Does it match the vibe I want to achieve?
- Do I feel good in it?
- Do the outfit colors complement the chosen location?

Hair, Makeup, and Male Grooming

While it's never a necessity to have a professional take care of your grooming and make up, it does alleviate some stress.

It's all about location

Once you have decided on your vibe, it's easy to pick a location. Want something edgy? Graffiti alley will be perfect. What something more intimate and warm? Your home will be perfect.

Stay Hydrated and Well-Rested

I realize that I am asking people in real estate to get some rest, but it makes a huge difference in your physical well-being for the shoot day. Really, all of you should be getting more rest (I say that with love).

Bring Props and Personal Touches

Got a hobby? Let's share it. Are you a beekeeper? Put your suit on, we're taking a pic! Play the guitar? That will be cool photo.

When you share something you love, you're definitely in the position to hit a home run.

Relax and Enjoy the Experience

This is your moment! Soak it all in! We have an amazing editorial team who will guide you through the entire process.

While I can't guarantee there won't be any stress or anxiety around your photo shoot, I know these tips will chip away at it.

Always remember that you're not what you see or even tell yourself - you are far more magical than that.



Always,

Jill Franquelli  
Editor-in-Chief  
jill@rpmags.com

▶ events calendar

## BALTIMORE REAL PRODUCERS

# 2023 EVENTS CALENDAR

Wednesday, Oct. 4

9:30 a.m. - 1 p.m.

Fall Mastermind

Owen Brown Interfaith Center — 7246 Cradlerock Way,  
Columbia, MD 21045

The perfect combination of collaboration, learning, and connecting with top producers on a deeper level.

Visit [BaltimoreRealProducers.com](https://BaltimoreRealProducers.com) for tickets.

Friday, Nov. 17

2 p.m. - 5:30 p.m.

Fall Fête

The Butterfly Room at Sandtown Furniture - 1226  
Wicomico St, Baltimore MD 21230

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▶ agent to watch

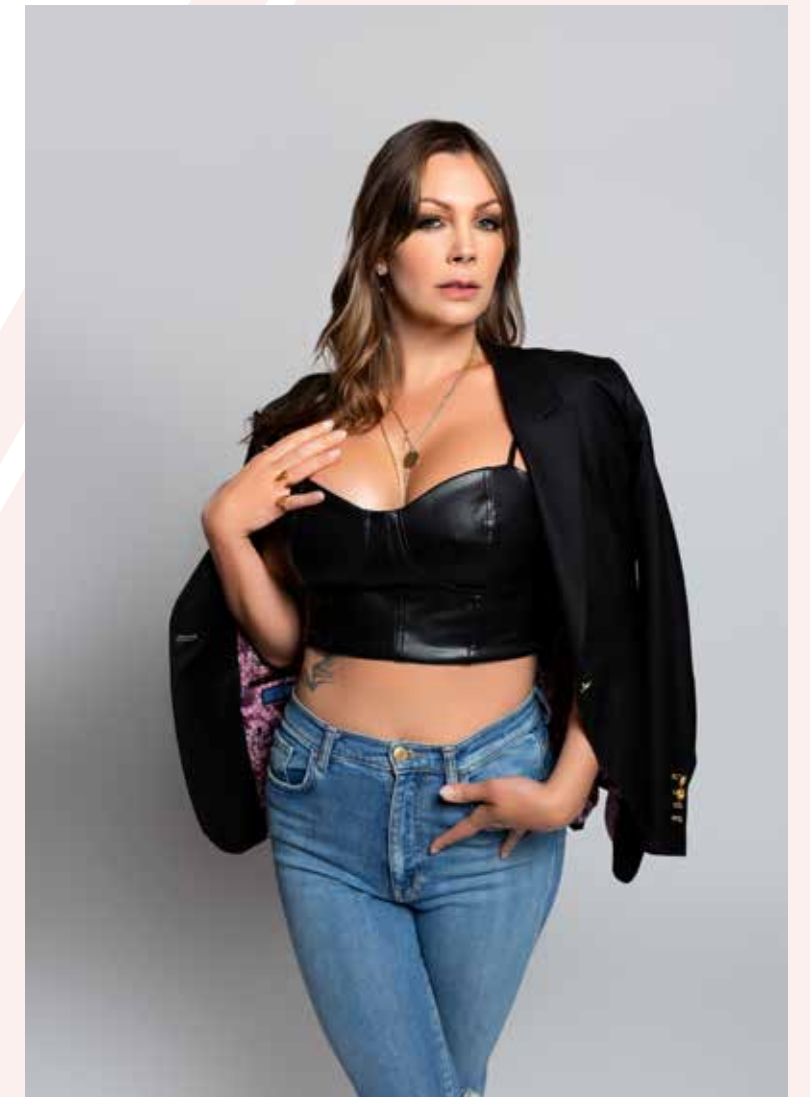
By Joya Fields  
Photos by Maryland Photography Inc.

Interacting with V.V. Parker of the Sure Group at Berkshire Hathaway is like enjoying a shot of espresso when you're feeling tired. Her energy is contagious and her passion for life, and real estate, is obvious. V.V., who lives in Baltimore County and services mostly Southern Baltimore, Howard, Anne Arundel, and Carroll counties, entered real estate after a career as a professional ballerina and a circus art performer. "My background has taught me how unpredictable any day can be," she said. She compares performing to the unpredictable nature of real estate. "On the stage, my wig or my shoe could fall off and I'd need to keep performing." This ability translates easily to real estate because of the many ways a transaction could go wrong. Her clients often have no idea of the behind-the-scenes problems that V.V. handles as part of the job.

One of her greatest joys in real estate is making the experience a good one for her clients. "I love the feeling that I can provide warmth and happiness to people." Her numbers reflect happy clients. In 2022, V.V. sold 14 million.

How does a ballerina and circus arts performer become a realtor? "My body was injured," she said. Her years as a professional ballerina—from age 13-29—with Russian instructors who pushed her to be the best, and a car accident when she was 21 took a toll. "I had an identity crisis. I didn't know what I wanted to do that wouldn't be hard for my body."

Eventually, she became restless and needed a way to use her energy. Her best friend Stacey Corrao-Roth had just gotten her real estate license and joined the Eric Pakulla Team with RE/MAX Advantage. When Stacey talked about what being an agent entailed, V.V. realized this was exactly the change she needed. With the support of her parents, Fred and Jeri Van Assche, she entered a real estate career. Still teaching ballet five nights a week, she took online classes while her son Wyatt took naps during the day. "It took me the whole 6 months to complete classes," she said.



My background has taught me how unpredictable any day can be.



Eric had a place for her on the team as well, and quickly she was working side by side with some of the most established agents in Maryland real estate at RE/MAX Advantage. “Such great people who I miss dearly, and love to catch up with at the BRP events,” she said. In her first ten months, she did five deals. V.V. saw an opportunity for growth with a change of teams, and both she and Stacey left to join the Christina Elliott Team at Keller Williams Integrity, right before the pandemic hit.

Over the next two years with the CE team, she became a top producer and established herself in the industry. There, she met Leia Raraigh, and when it became time for a change again, she, Stacey and Leia set off to Berkshire Hathaway with the Sure Sales Group. V.V. attributes much of her teams’ success to Andrew Udem and Matt Pecker, the team leaders/partners. “Andrew and Matt give us creative freedom to build our business the way we want to, and just being around their energy in the office is incredible. Both are beasts with unique styles that I learn so much from.”

“Stacey and Leia are two of the strongest women I have ever met, each in their own way. And they don’t hesitate to put me in my place when I need a good slap upside my head—that’s real friendship. They love me for who I am, respect how hard I work, and we thrive on our differences. My journey would have been much more boring without them.”

Her son Wyatt, who is now eight years old, is her biggest joy. They spend lots of time together skateboarding, playing Mario Kart, riding bikes, swimming, and playing board games. Their favorite game is “Ticket to Ride.”

“Wyatt is my reason ‘why.’ He is my miracle baby, the one single thing in my life that always shines no matter what time of day or what hardships I’ve weathered. He’s generous, kind, so funny and silly, and he’s still at an age where he thinks I’m cool—although I won’t have that for long, so I am soaking it up while it lasts,” she said. Having lots of energy translates well to motherhood. “I tend to need to be busy and feel guilty relaxing. I’m teaching myself to slow down,” she says.

Few people know that she loves smoking meats on the grill and also loves to pickle vegetables. She preserves jars of bourbon bacon jam and gives them away as Christmas gifts. She also plays chess every day, and grew up playing the game with her brother Martin. Her parents have supported her in all her endeavors as well. “My dad is one of the smartest people I know.” Her mom is an artist and a CPA.

Even V.V.’s name is an interesting story. Her real name is Kathryne, but she struggled as a child saying her maiden name, Van Assche—pronounced “Van Ash.” She couldn’t quite say it when she was little, so her family called her VaVaVoom V.V. and it stuck. As an adult, she tended bar in New York to supplement her ballerina salary and, as social media was just becoming a thing, she didn’t want to give out her real name to strangers, so became known as V.V. to everyone in New York.

Before New York, V.V. split her childhood between Florida and Michigan. “Michigan is my heart. I am a cold weather gal, not a fan of heat,” she said. Yet, she’s lived in Maryland for eleven years now and loves it. “I never thought I’d love Baltimore as much as I do. Maryland has mountains, snow, ocean, and I can travel to the Midwest in under 10 hours.”

She hasn’t given up ballet completely, and probably never will. She teaches a few classes a week at Columbia’s Arabesque Dance Studio. “I am humbled by students—they have taught me so much more than I’ve taught them,” she said.

Teaching and serving are two of V.V.’s favorite traits. “Real estate is a service-based industry. We’re in this to serve other people. As long as you have that attitude, you will succeed,” V.V. said.

Additionally, she enjoys charity work such as volunteering at Love and Lunches, BARKS, and bringing arts and performances to inner city charter schools to kids who don’t have exposure to the arts. Energy, passion, and drive guide V.V. through the day, but she realizes her success isn’t only based on her own actions. “I would not be where I am today without every single person in my life. I am a forever student, and so grateful to everyone in my life that has helped me get to where I am!”



“

Real estate is a service-based industry. We’re in this to serve other people. As long as you have that attitude, you will succeed.

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community contribution

By Peter Boscas

# ACHIEVING NEXT LEVEL & COLLABORATION TRANSPARENCY

There is a great deal of uncertainty at the moment about which direction real estate will be heading over the next few months and how it will impact the top-producing agents in the community. Whether it's rising interest rates and their impact on consumer demand or how the pending class action lawsuits will impact buyer agency and how we conduct business on a daily basis, there is no clear consensus of what the real estate landscape will look like at this time next year.

If one thing is certain, it's that for agents to remain successful as the industry adapts, we will need to show our clients what value we offer over the competition and justify our compensation more than ever. Agents who adopt cutting-edge technology and soak up pertinent data will easily demonstrate this value and be able to give their clients an unfair advantage over the competition.

One way to provide value to your clients and gain leverage over your competitors is to learn from and share with the other amazing agents in the Real Producers community. I'm constantly amazed at the camaraderie and sheer willingness of the agents in this community to share their secrets of success and mentor each other. This community is comprised of the best minds in the industry and the value it provides is immeasurable.

As we transition into unknown territory in real estate, this ability and willingness to share will be more important than ever. To that end, we have created a new web platform called Everynook, explicitly designed by and for the agents in this community that will not only streamline your most important real estate tasks but will help share vital data that simply does not exist anywhere else.

Imagine being able to give your clients insights into how the market is changing with real-world data, months before traditional modeling can predict trends. For instance, how would you like to be able to tell a seller at a listing presentation exactly how many offers they should expect when listing their home, including what types of financing and terms they are most likely to receive? Likewise, how powerful would it be to sit with a buyer while crafting an offer and be able to give them clear insights as to what a winning offer looks like for the property type and area they are interested in?

With the launch of the Everynook platform, this is a reality made possible by agents in this community sharing with each other in a way that was never possible before. Locally developed with input and feedback from BRP agents, this application was expressly designed to help exponentially improve collaboration and data sharing.

The first service available to the community is Everynook Offers. This tool streamlines every aspect of the offering process for both listing agents and buyer agents. Toss your Excel spreadsheets and Google questionnaire docs because this tool will revolutionize not only how you receive offers, but how you can quickly and efficiently compare and present them to your clients.

The system was built from the ground up for our community and the Maryland neighborhoods we sell. Unlike the feeble offer options from national providers like ShowingTime that ask just a few basic questions (and let's not forget that data is harvested by Zillow), the Everynook Offers platform is tailor-made to help Maryland agents write and receive location-specific, full and compliant offers whether from other amazing agents in the community or from less experienced agents.

Receiving offers for your sellers that have the terms your clients are looking for, or helping your buyer clients win in competitive situations all comes down to communication, and this platform will help agents provide an unparalleled level of transparency.

Most importantly, as agents in the community use the platform, we will begin to gather invaluable information about how offers in various areas and price points are structured.

There will be real-world data showing which offer structures are most successful and how you can tweak your clients' offers to win more bidding wars while still protecting your clients as much as possible. Market trends will become apparent much sooner than waiting on stale sales data.

Keep in mind: this data is yours.

This platform was created without outside investment and is specifically brokerage agnostic. This data can be shared amongst the very agents who are helping provide it, and only to the agents who are helping provide it. Instead of giving your information to Zillow only to be used against you, we can share this information within the community and provide it to our clients. This will help demonstrate our worth and give our clients a tangible understanding of how we, as their trusted advisors, can give them insights and advice they cannot receive from an online portal or agents outside our community.

With the input and assistance of the rockstar agents in our community like you, we are going to transform how real estate gets done in Maryland. If you'd like to learn more about how you can help shape our path forward and take advantage of what we've built, visit [www.Everynook.com/RealProducers](http://www.Everynook.com/RealProducers) for more information.



**Peter Boscas is the owner and broker of Red Cedar Real Estate in Columbia. He has been a panelist and presenter at multiple real estate technology conferences for companies like Tiger Leads and was a founding contributor to the Commissions, Inc platform.**

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# JUSTIN KOZERA

## OF MOVEMENT MORTGAGE

making his move

**J**ustin Kozera of Movement Mortgage owes a lot to wrestling. He started the sport at a young age—three years old by his account—and he says it ultimately gave him the work ethic and mental toughness that drives much of his success today. It also afforded him a scholarship to Gardner-Webb University, where he earned a degree in business administration. Justin joined Movement fresh out of college through a connection from his (then) future father-in-law, who offered him a rent-free house in Ocean City to sweeten the deal. It was a decision win (to use a wrestling term), and Justin has thrived in the business. He is now a market leader for Maryland and Delaware, and in 2022, Justin's personal production was \$55 million and his market did \$214 million. Movement Mortgage is currently the number one lender in Ocean City.

### Having an Impact

Why Movement? The answer is simple, according to Justin. The corporate culture of the company is one he can get behind. Movement calls itself an “impact lender,” defining it as a company that donates 10% or more of its profits to the neighborhoods it serves, but actually exceeds that—donating as much as 40-50%. One of the company's key initiatives is building charter schools. The website notes a goal of “preparing a new generation of students for success in college, careers and life by providing world-class academic and character education in a community built to love and value your child.” Movement has already built and opened five schools in the Charlotte, NC area. The current company goal is to build 100 schools in the next ten years and Justin's hope is that at least one will

be in Baltimore where he knows it's needed. It's important to him that the work he's doing is also building something and creating change in the industry. “You know where your company's profits are going,” Justin says, adding that Movement also matches any personal donations made to charities by its employees.

Movement Mortgage is based in South Carolina but can service loans in all 50 states. It has 4,500 employees, with ex-NFL player Casey Crawford at the helm. The company has earned an A+ rating from the Better Business Bureau and was named a Top 10 mortgage lender by Scotsman Guide in 2016. Movement boasts its streamlined processes, latest technology, and fast results—75% of mortgages are completed in 7 days or less.

“  
what you put into it,  
**YOU GET OUT.**

”

▶ partner spotlight

By Pat Rippey  
Photos by Alex Krebs and Atlantic Exposure



### What You Put Into It, You Get Out

Justin's team includes 31 loan officers who report to him, but he stays in the game and continues to work as a loan officer. It's important to him to be a "player-coach" and the kind of boss who knows the business inside and out in the current environment. He strives to be both passionate and compassionate in his dealings with his staff and clients, with the ultimate objective to "grow, and grow others." He's understanding and accommodating with his staff, noting "I don't want to be the reason why they think they fail." He also works hard, advising that "what you put into it, you get out." His clients are certainly satisfied; Justin has a 4.84 out of 5 rating in 79 customer reviews, many highlighting his expertise, personal touch, communication, and

professionalism. In a business where experience is valued, Justin often felt he was too young to be able to gain the trust of his clients. At 21, he avoided putting his photo on his business cards and even lied about his age, and now at 30 jokes that he is grateful for the receding hairline that more closely matches his years of experience.

### There is no "I" in Team

Every coach knows that recruiting the best players makes a great team. Justin has consciously surrounded himself with all-stars. Six months ago Ashley Ball Crist (pictured) joined the team as the "Assistant Coach", sales manager. In her short time, she has hit the ground running, helping to gain market share with recruiting and consistently being a top producer for the team.

### Home run

Having grown up in Westminster, MD, Justin returned there and lives with his wife Alex and their two children (4-year-old Riley and 1-year-old Declan). He values the proximity of family and the support system they provide, noting that his wife has the hardest job in the world. He relishes his family time and often uses the morning hours to be with his kids—Riley may even join him for an early workout (she snacks while he exercises). He loves to cook, is an avid sports fan, and recently took up golfing. Justin says he loves helping people who never thought they'd own a home, and enjoys a job that is never the same thing every day. With a competitive drive and compassionate heart, Justin's going for the grand slam.



Justin Kozera and Ashley Ball Crist

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# BOB JOHNSTON

## OF ANNE ARUNDEL COUNTY ASSOCIATION OF REALTORS®

### STRONGER TOGETHER

Robert “Bob” Johnston, CEO of the Anne Arundel County Association of REALTORS® (AACAR), is a busy guy. One peek at his journal – a record he’s kept daily for over 10 years – is proof that Bob considers “spare time” a foreign concept. This is interesting considering that scheduling is one of the factors that drew Bob to real estate.

Bob started his career in retail management, but his schedule interfered with his ability to spend time with his two sons, now 30-year-old Andy and 31-year-old Patrick. Bob decided to leverage his sales experience and pursue a career in real estate. “When I went into real estate, I absolutely decided this is what I was doing the rest of my life. And I couldn’t learn enough about it...I wanted to know everything. And that’s what you have to do. You have to really go into it with all your effort and all your enthusiasm.” His enthusiasm paid off, and he was in the top 5% nationwide by his third year in the business.

As his career evolved, Bob decided to accept an offer to join the Government Affairs staff of the Anne Arundel County Association of REALTORS®,

successfully advocating for fair policies for REALTORS® and their clients at the county, state, and national levels. Bob has risen through the ranks and now leads the organization, but he’s never lost his passion for learning more about the industry and adapting to changing times. This attitude is at the center of AACAR’s culture.

The Anne Arundel County Association of REALTORS® supports its member REALTORS®, as well as home buyers and sellers. Their website, [aacar.com](http://aacar.com), includes a variety of resources, from continuing education opportunities and forms for REALTORS®, to tools for buyers and sellers to search for properties and learn more about the benefits of living in Anne Arundel County.



“

When I went into real estate, I absolutely decided this is what I was doing the rest of my life.

”

Bob shared what he considers another critical AACAR resource: networking. Through trainings, happy hours, and other events, members can meet one another and build a relationship of trust among professionals. AACAR's engagement in community action and events with local groups, like small businesses, helps members find clients and show an investment in the neighborhoods where they're working. For members, Bob says "having that kind of relationship, where they know the person on the other side of the table, that makes them look very professional to their clients...that's part of the value of networking with other REALTORS®. The networking outside that is invaluable for getting new business." Mutual trust among all parties at the table, according to Bob, has been crucial to his success and is something AACAR strives to foster.

Bob also shared the high value AACAR places on idea-sharing and problem-solving. One of the things he loves about real estate is "being able to come up with new ways of

“  
If your gut  
says, 'this is  
the direction  
I should take  
it,' you go for  
it full force.

”

dealing with the ever-changing profession. It's a challenge, but it's very rewarding." He says he's seen a lot of innovative ideas come up through member interactions. "Great ideas come from all over and I really want to hear from [AACAR] members. I have been in training classes...and somebody says, 'well, why don't we do this,' and I think 'because nobody's ever thought of that before...we're going to start doing that because it is a great idea.'" When asked for one piece of advice he'd share with his younger self about the business, he said, "not to hesitate to lead the way with confidence...if your gut says, 'this is the direction I should take it,' you go for it full force." He wants members to know the AACAR staff wants to hear ideas that help other REALTORS®, AACAR, and the industry.

AACAR's functions fall into four major categories: Advocacy, Education, Communication, and Engagement. Each of these functions supports AACAR's goal to "offer members all they need to be successful in their real estate careers." Bob made it clear that members are truly at the heart of everything the Association does, and credits his hard-working, dedicated staff for the immense amount of work AACAR does. He specifically called out the app, a one-stop-shop for members to monitor their education hours, register for upcoming training opportunities, navigate AACAR's annual conference, and access forms.

When asked for a top tip to be successful in real estate, Bob said "don't do the same thing every day...get out and do something different. [AACAR] offers a lot of opportunities to do that."



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When buying or selling a home, it is important to be aware of potential electrical issues, including outdated electrical systems. As a realtor, it is in your best interest to inform your clients of any potential hazards or problems that may affect the value or safety of the property.

Outdated systems can include outdated wiring, fuse boxes, and circuit breakers. These issues can be costly to fix and may pose a safety risk if ignored. Having competence in this arena as well as some of the estimated costs, should help you broker a deal where both parties are getting a fair shake.

### KEY ITEMS TO LOOK FOR INCLUDE:

**Wiring:** The most common type of wiring found in older homes is knob-and-tube wiring. This type of wiring is not grounded, lacks a protective covering, and is not up to current safety standards. Look for any frayed or exposed wires, as well as any signs of heat damage.

Average cost to rewire a 3 bed, 2 bath SFH is \$10k-20k

**Fuse Box:** Older homes may still have a fuse box rather than a modern circuit breaker panel. Fuse boxes can be dangerous because they do not provide the same level of protection as circuit breakers. They can also be difficult to find replacement fuses for.

Average cost to replace a fuse box is \$1k-2k

**Circuit Breakers:** If the home has a circuit breaker panel, check to see if it is a Federal Pacific Electric (FPE) panel. These panels have been known to have safety issues and have been banned in some states.

Average cost to replace a circuit breaker panel is \$1k-2k

**Amperage:** The electrical service of a home should have a minimum amperage of 100 amps, but in some older homes, it may be as low as 60 amps. This can be problematic because modern homes require more power than older homes.

Average cost for a service upgrade is \$2.5k-5k. Normal upgrades are 60A or 100A to 150A, 200A or 400A.

**Outlets and Switches:** Look for any 2-prong ungrounded outlets, which do not have a third prong for grounding and may not be able to handle modern electrical devices. Also, check for any outdated switches, such as push-button or pull-chain switches.

**Faulty outlets and switches:** Outlets and switches that are loose, damaged, or not functioning properly can also be a safety hazard. They should be inspected and repaired or replaced as needed.

Average cost to replace a grounded electrical device is \$30-50/ea. Average cost to ground and replace an ungrounded electrical device is \$50-100/ea.

**Ground Fault Circuit Interrupters (GFCI):** These devices are designed to protect people from electrical shock and electrocution. They should be installed in areas where water is present, such as bathrooms, kitchens, and laundry rooms.

Average cost to replace a GFCI is \$40-90/ea.

**Smoke and carbon monoxide detectors:** These devices are important for detecting potential hazards in the home and should be inspected and tested to ensure they are functioning properly.

Average cost to replace a smoke detector is \$65-150/ea. To install a new one in a new location is \$200-400/ea.

By identifying these issues, and giving a rough estimate of cost, you can help ensure that your clients are purchasing or selling a safe and equitable asset.



Rich Bregenzer has been a service electrician for over 14 years. He and his wife, Michelle, currently operate Stella Electric and have three children, 10 chickens, three goats, a dog and a cat. When not working, they like to see live music together and share chores around their farm.



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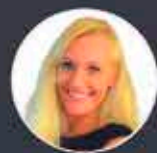
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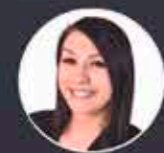
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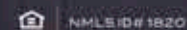


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# Krista *Kenny*

## OF LENTZ INSURANCE AGENCY

There's something surprising about Krista Kenny, Chief Operating Officer at Lentz Insurance Agency. She is a working mom of three, she loves what she does—and here's the surprising part—she gets excited about insurance. With 13 years of experience in the industry, Krista says she's there for people “on their best days, and on their worst.” Her face lights up as she describes her passion for what she does. “It's not super sexy, but it's a great industry to be in.” She says the best part of her work is the opportunity to educate people. Buying a new home? She is there to help you prepare for the unforeseen. Having a baby? Depend on Krista to get you coverage you need for your growing family. Starting a business? She'll help you identify risks, protect against lawsuits, and concentrate on profits while preventing loss from unexpected liability. She feels good about taking care of people, and being able to say the words that put them at ease when they are going through something tough: “you're covered.”

### Focus on What's Important

Lentz proclaims on its website “We advocate for what is most important to you.” The company offers typical personal insurance services (life, home, health, auto, boat) and also insures small businesses, covering more unique circumstances like landlord, liquor, and cyber liabilities. Krista says it's been interesting learning about different businesses, and identifying what is fundamental to their sustainability and success. For

example, she's learned how vital refrigeration is to a small flower shop, and what could devastate a small farming operation. Some of her favorite clients are grocery stores and restaurants, because they are often family-operated businesses. Smiling, she adds, “I'll be honest—I like food.”

Krista knows all too well the circumstances that can decimate a business. Her in-laws once owned a restaurant that suffered a

damaging fire, and unfortunately the company was underinsured. The family lost their business, had to sell their home, and ultimately declared bankruptcy. It affected her husband Steve's life to the extent that he became passionate about insurance (Steve is also an agent at Lentz). For them, the commitment to prevent this from happening to others is deeply personal. Krista says she's grateful to be there to help people after life has thrown them a curveball.

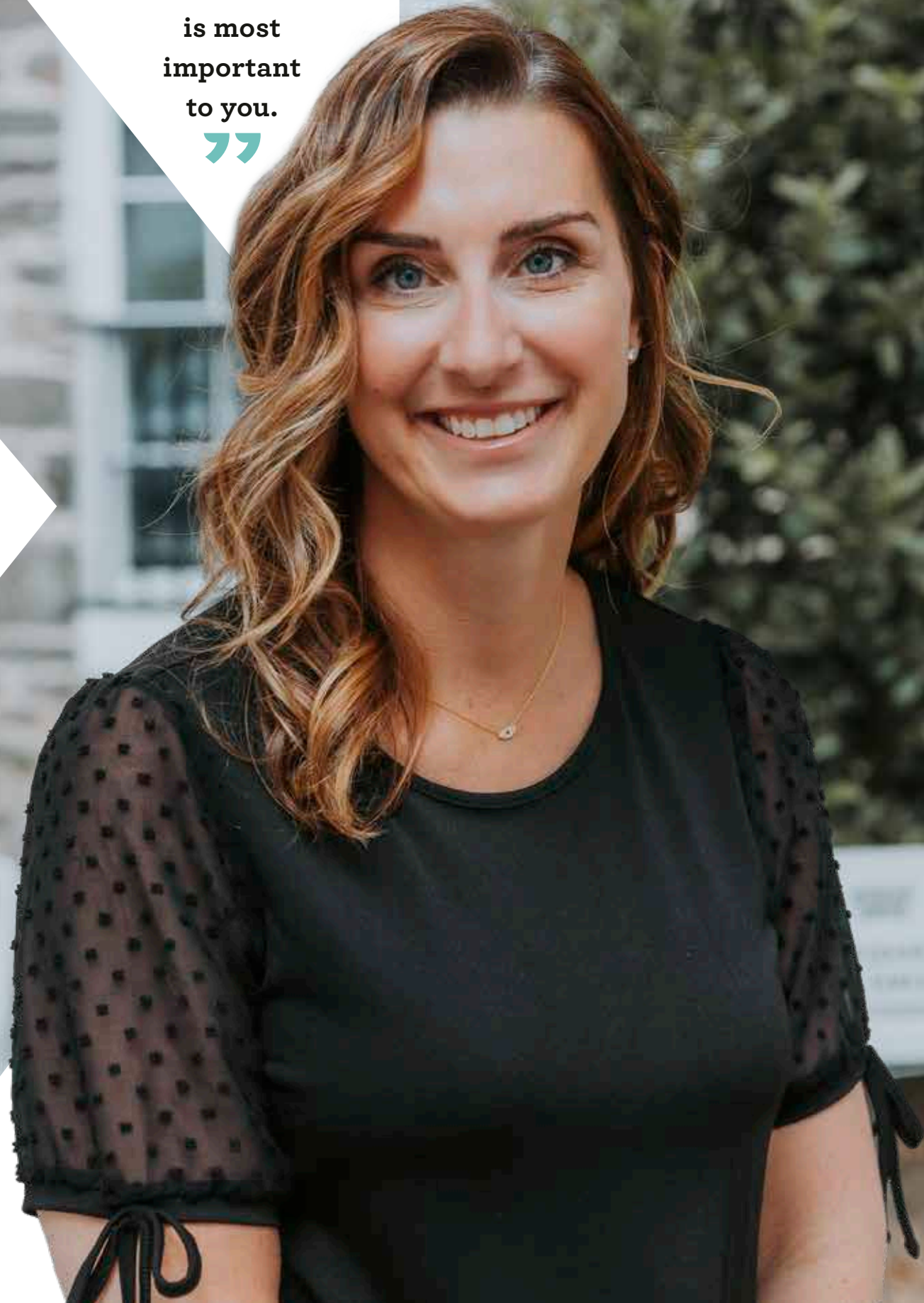
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Krista earned a degree in public health education from Towson University, where she focused on people's health and well-being. She sees her current position as an extension of that; she ensures financial well-being and stability. Krista takes the education piece of her job seriously, and puts her degree to use conveying to her clients the need for coverage and helping them grasp the concepts needed to make sound insurance decisions. The Lentz website goes so far as to offer a glossary of insurance terms to help people understand the industry-specific parlance. Prior to her insurance career, Krista owned a children's fitness business. She says it allowed her to appreciate the mindset and challenges of a small business owner, and that's helped her relate to her clients.

#### A Family Business

Lentz Insurance represents the 2016 merge between two insurance families—Tom and Debbie Lentz, and Krista and her mother, Tia White. Lentz's area of coverage primarily includes Maryland, Delaware, and parts of southern Pennsylvania, representing titan insurance companies like Travelers, Erie, and Progressive. Krista co-owns the business with her mom, and says she comes from “generations of insurance agents.” The family feel is reflected on the company's web page listing the Lentz staff, headlined *Vibe with Our Tribe*.

Krista's journey has not been without its challenges. Covid was particularly hard in that she lost her grandmother to the virus in 2020, and in the months that followed, many small businesses she worked with struggled to stay afloat. Krista also related that a family member's mental health crisis in 2006 caused her to shift priorities and change her work practices, taking on more of the responsibilities. Her future plans include working to raise awareness and reduce the stigma associated with mental illness.

Krista lives in what she calls a ‘family compound’ in Harford County on land she shares with her mom and grandfather. She lives with her husband Steve and their children, 22-year-old Olivia, 21-year-old Lyla, and 13-year-old Jude. She enjoys yoga—so much so that she and Steve became trained instructors—and someday she'd like to share the practice with disadvantaged kids. For now, Krista feels she's in the right place doing the work she was meant to do, and treasures the personal relationships she's built over the years. Krista hopes more young people will be drawn to work in the industry, as many agents are reaching retirement age. Her enthusiasm and energy are definitely infectious. If anyone can make the insurance industry exciting, it's Krista Kenny.



Krista Kenny and her mother, Tia White



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## Building Legacy

As a young girl, India Whitlock knew she'd be somebody great someday. Seeing her single mom struggle with a small income, India had aspirations of being an actress, or the next Oprah—but her mom encouraged India and her sisters to find out what fulfilled them and brought them joy. This propelled her to get a college degree in marketing and finance from Notre Dame of Maryland University, get her real estate license, and eventually form the Madison Mason Home Group of Keller Williams. She is also somewhat of a rarity—a Black female builder.

### Compassion is Generational

Growing up in West Baltimore, India drew inspiration from her grandmother, who had what India calls a serving heart. Her grandmother organized bingo games to raise money for their church, and India says although her grandmother couldn't read, "she could count and budget her money." She owned properties and operated a custodial business that included cleaning libraries. "Compassion is generational," India professes, explaining that her mother and grandmother not only taught empathy and kindness, but lived it daily. India describes a loving, fun, cultured childhood in Hunting Ridge, and describes Kings Court in Westview Mall as the "Ruth's Chris" of her younger years. She readily admits being a foodie, and rattles off some of her favorite trendy spots in Baltimore.

At a young age, India had energy and vision. She organized a mock newspaper in her mom's dining room, divvying up responsibilities and assigning stories to friends. As the youngest of three girls, she often felt left out, and concluded that if she were to make it, it would be on her own. Although there were moments when she felt rejected for

not being the first one chosen for positions and opportunities, she also believes it made her resilient. "Pain pushes you to a space to be passionate," she contends. India was the first in her family to get a college degree, and to sit on a local nonprofit board where she helped to raise \$50,000. She asserts, "I knew I wasn't meant to work for anybody."



“Pain pushes you to a space to be passionate.”

”

# INDIA

## Whitlock

### cover story

By **Pat Rippey**  
Photos by **Maryland Photography Inc.**  
Makeup by **Ashley Callaway Beauty**



“

I don't know any women—and I especially don't know any Black women—that build homes.

”

**Reach, Teach, and Inspire**

India has created something special at Madison Mason, which is named after her two children. Based in Towson, she covers Baltimore city as well as Baltimore, Howard, Harford and Anne Arundel counties, and is also licensed in DC. Her team of six women consists of a team leader, two agent partners, a full-time agent, an executive partner, and a client care coordinator. She believes it's important to build solid partnerships with the individuals in your company. India wants her team to feel “part of something great,” and it shows—her closed production in 2022 was

\$12 million, with a total team production of \$18 million. She strives to create a culture to reach, teach, and inspire—and make real estate more accessible. India credits at least part of her success to colleagues, coaches, and mentors who were willing to teach her skills and provide advice; one urged her to get her real estate license and another her builder's license. “I don't know any women—and I especially don't know any Black women—that build homes,” she reflects. India is currently building her third house; her goal is to expand her real estate business into homebuilding and multi-unit development.

If India sounds like an overachiever, also consider that she bought her first home at 23 years old and entered the real estate business at 26. Now 44, she is also developing a lifestyle brand called Simple Girl, to “amplify the underestimated woman.” India describes her target audience as women who are evolving, learning from mistakes, and celebrating big wins—who understand that to be grounded in the present they must reconcile with the past. “She lives to her standards, not changing with the seasons,” India continues. When asked for five words that people might use to describe her, India lists seven, including high-energy, resilient, and driven. Her travel bucket list includes Italy, Croatia, Greece, and Dubai—and she only wants to fly first class. When not working, India enjoys golfing, photography, sitting by Lake Roland to read, and going to the laundromat (yes, the laundromat—she likes the efficiency and finds it peaceful).

“  
**I like my mistakes.**  
I like the way I learn from my mistakes. I don’t want to be anyone else but me. I want to continue to figure out who I am, that’s it.”

#### A Serving Heart

India may love to travel but it’s clear her heart is in Baltimore. She is deeply concerned with city residents and things that may be inaccessible to them—like basic supplies, fresh food sources, and financial literacy. India believes that underserved communities don’t have the opportunity to talk about money or financial literacy enough, if at all—which causes a major wealth and home ownership gap. One of the things India loves about her job is putting in the time to help people through these challenges—which can take several years—and the grit of people who stay the course. India’s team also gives back to the community. In their “Bridge the Gap” program, they gave a scholarship to a local Morgan State University student headed for a graduate degree in social work. Madison Mason Home Group also organizes clothing and book drives, and collects feminine hygiene products for women experiencing homelessness. India serves as a board member for the Family Recovery Center and the BGE Community Advisory Board. Her grandmother’s serving heart lives on.

#### It’s About Building

India advises new agents to decide what type of real estate they want to pursue, find a brokerage with coaching and mentoring, and above all, build. “It’s about building,” she contends. “Building databases, building social media, building exposure.” She recommends putting yourself out there even if it makes you uncomfortable, and drawing on the expertise of others. She’s approached colleagues asking for 10 minutes of their time to help her on her path, and it’s paid off.

India has held true to her mother’s advice to do things that bring you joy. Her confidence is inspiring, even when talking about her failures. “I like my mistakes. I like the way I learn from my mistakes,” she asserts. She owns it all. “I don’t want to be anyone else but me. I want to continue to figure out who I am, that’s it.”

India, her mother Regina, and two children, Madison and Mason



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# TOP 150 STANDINGS • BY UNITS

Individual MLS ID Closed date from Jan. 1 to August 31, 2023

Based on MLS data for agents in Baltimore City, Baltimore County, Anne Arundel County, Howard County, Carroll County and Harford County

RANK	NAME	OFFICE	SALES	TOTAL
1	Adam M Shpritz	Ashland Auction Group LLC	704.5	\$39,315,147
2	Tineshia R. Johnson	NVR Services, Inc.	567.5	\$296,831,328
3	Kathleen Cassidy	DRH Realty Capital, LLC.	407	\$208,006,171
4	Lee M Shpritz	Ashland Auction Group LLC	242.5	\$13,868,960
5	Robert J Chew	Berkshire Hathaway HomeServices PenFed Realty	192	\$93,416,005
6	Robert J Lucido	Keller Williams Lucido Agency	158	\$104,317,380
7	Nickolaus B Waldner	Keller Williams Realty Centre	113.5	\$54,729,171
8	Shawn M Evans	Monument Sotheby's International Realty	104	\$79,055,670
9	Lee R. Tessier	EXP Realty, LLC	103	\$39,120,115
10	Joseph A Petrone	Monument Sotheby's International Realty	100	\$66,348,620
11	Lois Margaret Alberti	Alberti Realty, LLC	95	\$27,963,650
12	Gina M Gargeu	Century 21 Downtown	89	\$16,806,112
13	David Orso	Berkshire Hathaway HomeServices PenFed Realty	86	\$98,689,400
14	Daniel McGhee	Homeowners Real Estate	83	\$33,016,300
15	Lauren Ryan	NVR Services, Inc.	81.5	\$39,010,553
16	Christopher J Cooke	Berkshire Hathaway HomeServices Homesale Realty	80.5	\$20,911,474
17	Larry E Cooper	Alex Cooper Auctioneers, Inc.	75	\$10,392,520
18	Gina L White	Lofgren-Sargent Real Estate	75	\$34,079,454
19	Charlotte Savoy	Keller Williams Integrity	75	\$35,915,164
20	Jeremy Michael McDonough	Mr. Lister Realty	75	\$27,963,589
21	James T Weiskerger	Next Step Realty	72.5	\$41,848,640
22	Bradley R Kappel	TTR Sotheby's International Realty	68	\$142,648,000
23	Mark D Simone	Keller Williams Legacy	67.5	\$26,438,354
24	Kim Barton	Keller Williams Legacy	62	\$26,699,750
25	Daniel M Billig	A.J. Billig & Company	59.5	\$11,407,425
26	Anne Marie M Balcerzak	AB & Co Realtors, Inc.	58	\$34,636,661
27	Gregory A Cullison Jr.	EXP Realty, LLC	57	\$16,758,003
28	Matthew D Rhine	Keller Williams Legacy	56	\$22,333,250
29	Laura M Snyder	American Premier Realty, LLC	56	\$23,839,228
30	Montaz Maurice McCray	Keller Williams Realty Centre	55	\$16,259,555
31	Jeannette A Westcott	Keller Williams Realty Centre	54	\$27,965,590
32	Vincent J. Steo	Your Home Sold Guaranteed Realty	54	\$17,528,800
33	Robert J Breeden	Berkshire Hathaway HomeServices Homesale Realty	53.5	\$19,810,000
34	Michael J Schiff	EXP Realty, LLC	53	\$17,863,100

RANK	NAME	OFFICE	SALES	TOTAL
35	Matthew S Cooper	Alex Cooper Auctioneers, Inc.	52	\$6,716,570
36	Tracy J. Lucido	Keller Williams Lucido Agency	50.5	\$39,005,325
37	STEPHEN PIPICH Jr.	VYBE Realty	50	\$16,739,863
38	Matthew B Pecker	Berkshire Hathaway HomeServices Homesale Realty	49	\$23,809,790
39	Elizabeth Ellis	Brookfield Management Washington LLC	49	\$30,636,584
40	Jared T Block	Alex Cooper Auctioneers, Inc.	47	\$10,875,395
41	Andrew Udem	Berkshire Hathaway HomeServices Homesale Realty	46.5	\$20,868,400
42	Jim W Bim	Winning Edge	46.5	\$17,203,750
43	Scott A Schuetter	Berkshire Hathaway HomeServices PenFed Realty	46	\$38,798,390
44	Tom Atwood	Keller Williams Metropolitan	45.5	\$14,485,061
45	Louis Chirgott	Corner House Realty Premiere	45.5	\$21,625,954
46	Tony Migliaccio	Long & Foster Real Estate, Inc.	45	\$19,328,257
47	Daniel Borowy	Redfin Corp	45	\$24,974,950
48	Enoch P Moon	Realty 1 Maryland, LLC	44	\$18,087,900
49	Brian M Pakulla	RE/MAX Advantage Realty	43	\$31,561,311
50	Dassi Lazar	Lazar Real Estate	43	\$14,452,422

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RANK	NAME	OFFICE	SALES	TOTAL
51	Vincent M Caropreso	Keller Williams Flagship of Maryland	42.5	\$17,694,150
52	Alex B Fox	Allfirst Realty, Inc.	42.5	\$12,834,400
53	Mitchell J Toland Jr.	Redfin Corp	42	\$13,654,219
54	Jonathan Scheffenacker	Redfin Corp	42	\$17,456,300
55	Timothy Langhauser	Compass Home Group, LLC	41	\$14,897,432
56	Kimberly A Lally	EXP Realty, LLC	41	\$16,208,200
57	Barry J Nabozny	RE/MAX Premier Associates	41	\$20,660,580
58	Daniel B Register IV	Northrop Realty	41	\$9,221,900
59	Un H McAdory	Realty 1 Maryland, LLC	40.5	\$25,619,100
60	Mark A. Ritter	Revol Real Estate, LLC	40	\$16,155,417
61	James H Stephens	EXP Realty, LLC	40	\$14,715,450
62	Wendy Slaughter	Elevate Real Estate Brokerage	39.5	\$20,073,792
63	Pamela A Terry	EXP Realty, LLC	39.5	\$4,932,300
64	Robert A Commodari	EXP Realty, LLC	39.5	\$13,369,862
65	Charles N Billig	A.J. Billig & Company	39	\$5,736,213
66	Bill Franklin	Long & Foster Real Estate, Inc.	38.5	\$19,856,804

RANK	NAME	OFFICE	SALES	TOTAL
67	Kelly Schuit	Next Step Realty	38	\$18,119,400
68	cory andrew willems	EXP Realty, LLC	38	\$9,701,950
69	Timothy Lee Joseph Dominick	Coldwell Banker Realty	38	\$6,898,900
70	Luis H Arrazola	A.J. Billig & Company	37	\$4,204,463
71	Bryan G Schafer	Next Step Realty	37	\$15,218,918
72	Sergey A taksis	Long & Foster Real Estate, Inc.	37	\$16,106,999
73	Jeff D Washo	Compass	36.5	\$17,278,375
74	Jessica H Dailey	Compass	36	\$14,854,170
75	Dariusz Bogacki	Cummings & Co. Realtors	35.5	\$8,191,450
76	Jessica L Young-Stewart	RE/MAX Executive	35.5	\$15,143,205
77	Yevgeny Drubetskoy	EXP Realty, LLC	35.5	\$11,368,525
78	Mark Richa	Cummings & Co. Realtors	35	\$14,921,400
79	Grant Bim	Winning Edge	35	\$11,908,550
80	Ricky Cantore III	RE/MAX Advantage Realty	35	\$18,454,400
81	Liz A. Ancel	Cummings & Co. Realtors	34.5	\$14,485,175
82	Missy A Aldave	Northrop Realty	34.5	\$16,801,875
83	Sandra E Echenique	Keller Williams Gateway LLC	34	\$7,714,400
84	AMELIA E SMITH	Redfin Corp	34	\$18,780,900
85	Kate A Barnhart	Northrop Realty	34	\$11,971,977
86	David E Jimenez	RE/MAX Distinctive Real Estate, Inc.	34	\$14,112,400
87	Allen J Stanton	RE/MAX Executive	33.5	\$16,337,926
88	Terry A Berkeridge	Advance Realty Bel Air, Inc.	33.5	\$10,326,850
89	Creig E Northrop III	Northrop Realty	33	\$32,238,250
90	Tiffany S Domneys	ExecuHome Realty	33	\$7,315,001
91	Terence P Brennan	Long & Foster Real Estate, Inc.	32.5	\$10,216,500
92	Adam Chubbuck	Douglas Realty, LLC	32.5	\$12,702,000
93	Ryan R Briggs	Anne Arundel Properties, Inc.	32.5	\$18,650,054
94	PETER WONG	VYBE Realty	32.5	\$11,578,649
95	Trent C Gladstone	Keller Williams Integrity	32.5	\$15,041,025
96	Juwan Lee Richardson	Keller Williams Legacy	32	\$6,970,200
97	Robert Elliott	Redfin Corp	32	\$11,353,600
98	Bethanie M Fincato	Cummings & Co. Realtors	32	\$13,341,440
99	Andrew Johns III	Keller Williams Gateway LLC	32	\$10,724,690
100	Kathy A Banaszewski	Real Estate Professionals, Inc.	32	\$8,684,290

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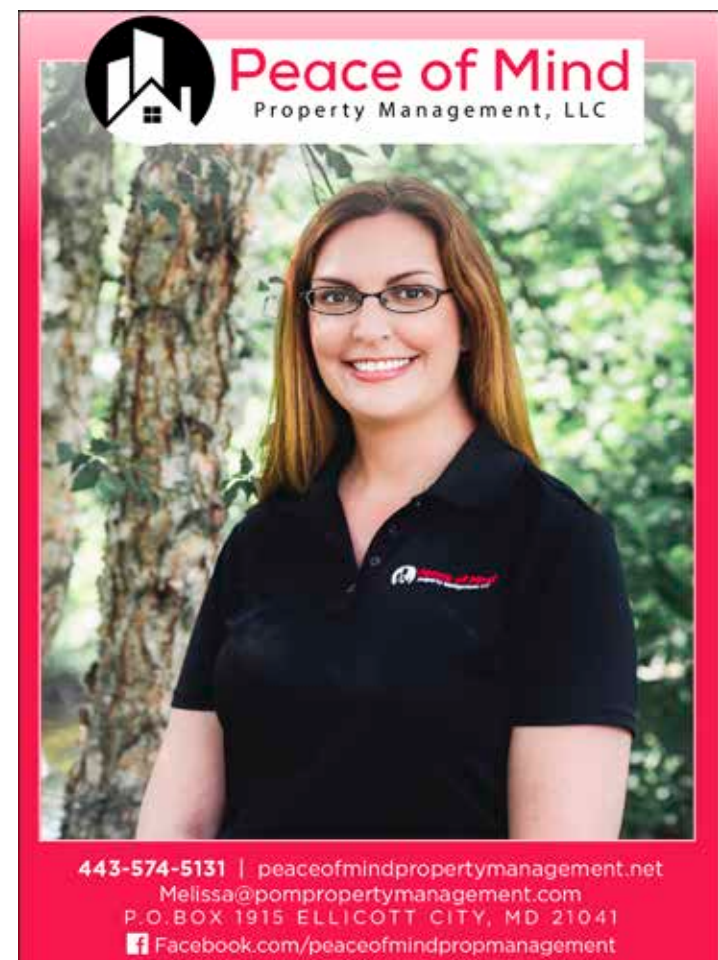
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# TOP 150 STANDINGS • BY UNITS

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RANK	NAME	OFFICE	SALES	TOTAL
101	Matthew Mindel	Next Step Realty	32	\$15,470,000
102	Carol L Tinnin	RE/MAX Leading Edge	32	\$14,847,912
103	Brendan Butler	Cummings & Co. Realtors	31.5	\$14,020,510
104	Heidi S Krauss	Krauss Real Property Brokerage	31	\$40,542,840
105	Gavriel Khoshkheraman	Pickwick Realty	31	\$4,532,500
106	Sunna Ahmad	Cummings & Co. Realtors	31	\$22,576,855
107	Eric Steinhoff	EXP Realty, LLC	31	\$19,164,265
108	Veronica A Sniscak	Compass	31	\$17,626,970
109	James P Schaecher	Keller Williams Flagship of Maryland	30.5	\$15,901,750
110	Ronald W. Howard	RE/MAX Advantage Realty	30.5	\$10,248,103
111	Keiry Martinez	ExecuHome Realty	30.5	\$9,061,200
112	John C Kantorski Jr.	EXP Realty, LLC	30.5	\$10,382,525
113	Leslie Ikle	Redfin Corp	30	\$16,346,988
114	Mark C Ruby	RE/MAX Advantage Realty	30	\$14,001,979
115	Nancy A Hulsman	Coldwell Banker Realty	30	\$17,104,896
116	Tyler Ell	Keller Williams Realty Centre	30	\$15,453,231
117	Jason P Donovan	RE/MAX Leading Edge	29.5	\$14,805,677
118	Randy Pomfrey	Cummings & Co. Realtors	29	\$10,439,460
119	Jim Rambo	ABR	29	\$4,012,800
120	Joshua Shapiro	Douglas Realty, LLC	29	\$14,522,750
121	Melissa L Murray	Compass	29	\$23,432,950
122	Matthew Spence	Keller Williams Integrity	29	\$13,984,102
123	William M Savage	Keller Williams Legacy	29	\$7,265,500
124	William C Featherstone	Featherstone & Co.,LLC.	29	\$7,209,200
125	Sarah E Garza	Keller Williams Flagship of Maryland	28.5	\$16,686,900
126	Christopher W Palazzi	Cummings & Co. Realtors	28.5	\$7,085,000
127	Nicholas W Bogardus	Cummings & Co. Realtors	28.5	\$11,637,000
128	Eric J Figurelle	Cummings & Co. Realtors	28.5	\$11,861,060
129	John R Newman II	Keller Williams Flagship of Maryland	28	\$10,687,911
130	Bob Simon	Long & Foster Real Estate, Inc.	28	\$8,532,000
131	Jennifer Holden	Compass	28	\$20,192,990
132	Chiu K Wong	Advantage Realty of Maryland	28	\$11,745,300
133	Steve Allnutt	RE/MAX Advantage Realty	28	\$16,541,399
134	Carley R. Cooper	Alex Cooper Auctioneers, Inc.	28	\$4,120,080

RANK	NAME	OFFICE	SALES	TOTAL
135	Robert P Frey	Exit Results Realty	28	\$10,236,750
136	Shawn Martin	Keller Williams Flagship of Maryland	27.5	\$12,909,499
137	Jason W Perlow	Monument Sotheby's International Realty	27.5	\$20,319,000
138	Gary R Ahrens	Keller Williams Realty Centre	27.5	\$12,823,000
139	F. Aidan Surlis	RE/MAX Leading Edge	27	\$14,385,461
140	Derek Blazer	Cummings & Co. Realtors	27	\$8,993,500
141	Santiago Carrera	Exit Results Realty	27	\$9,139,499
142	Jessica N Sauls	Atlas Premier Realty, LLC	27	\$11,403,700
143	Donald L Beecher	Redfin Corp	27	\$9,537,634
144	James M. Baldwin	Compass	27	\$17,190,950
145	Tracy Vasquez	Cummings & Co. Realtors	27	\$11,433,549
146	Christopher Stumbroski	Keller Williams Legacy	26.5	\$8,338,281
147	Anthony M Friedman	Northrop Realty	26.5	\$21,374,550
148	Jennifer C Cernik	Next Step Realty	26.5	\$15,596,500
149	Jeremy S Walsh	Coldwell Banker Realty	26.5	\$14,456,500
150	Samuel P Bruck	Northrop Realty	26.5	\$14,046,350

Disclaimer: Statistics are derived from closed sales data. Data pulled on September 6th, 2023, and based on reported numbers to MLS. This is closed sales in all of Maryland and D.C. by agents in the counties listed under the header. Consists of residential new construction and resale. Numbers not reported to MLS within the date range listed are not included. MLS is not responsible for submitting this data. Data is based on each individual MLS ID. Some teams report each agent individually; other teams report total production under one name. If there's an alternate agent listed, volume and units will be split in half between both agents. Errors in the Bright MLS system could cause data to not be up-to-date. *Baltimore Real Producers* does not alter or compile this data nor claim responsibility for the stats reported to/by MLS.

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# TOP 150 STANDINGS • BY VOLUME

Individual MLS ID Closed date from Jan. 1 to August 31, 2023

Based on MLS data for agents in Baltimore City, Baltimore County, Anne Arundel County, Howard County, Carroll County and Harford County

RANK	NAME	OFFICE	SALES	TOTAL
1	Tineshia R. Johnson	NVR Services, Inc.	567.5	\$296,831,328
2	Kathleen Cassidy	DRH Realty Capital, LLC.	407	\$208,006,171
3	Bradley R Kappel	TTR Sotheby's International Realty	68	\$142,648,000
4	Robert J Lucido	Keller Williams Lucido Agency	158	\$104,317,380
5	David Orso	Berkshire Hathaway HomeServices PenFed Realty	86	\$98,689,400
6	Robert J Chew	Berkshire Hathaway HomeServices PenFed Realty	192	\$93,416,005
7	Shawn M Evans	Monument Sotheby's International Realty	104	\$79,055,670
8	Joseph A Petrone	Monument Sotheby's International Realty	100	\$66,348,620
9	Nickolaus B Waldner	Keller Williams Realty Centre	113.5	\$54,729,171
10	James T Weiskerger	Next Step Realty	72.5	\$41,848,640
11	Heidi S Krauss	Krauss Real Property Brokerage	31	\$40,542,840
12	Adam M Shpritz	Ashland Auction Group LLC	704.5	\$39,315,147
13	Lee R. Tessier	EXP Realty, LLC	103	\$39,120,115
14	Lauren Ryan	NVR Services, Inc.	81.5	\$39,010,553
15	Tracy J. Lucido	Keller Williams Lucido Agency	50.5	\$39,005,325
16	Scott A Schuetter	Berkshire Hathaway HomeServices PenFed Realty	46	\$38,798,390

RANK	NAME	OFFICE	SALES	TOTAL
17	Georgeann A Berkinshaw	Coldwell Banker Realty	18	\$36,184,000
18	Charlotte Savoy	Keller Williams Integrity	75	\$35,915,164
19	Anne Marie M Balcerzak	AB & Co Realtors, Inc.	58	\$34,636,661
20	Gina L White	Lofgren-Sargent Real Estate	75	\$34,079,454
21	Daniel McGhee	Homeowners Real Estate	83	\$33,016,300
22	Creig E Northrop III	Northrop Realty	33	\$32,238,250
23	Brian M Pakulla	RE/MAX Advantage Realty	43	\$31,561,311
24	Elizabeth Ellis	Brookfield Management Washington LLC	49	\$30,636,584
25	Jeannette A Westcott	Keller Williams Realty Centre	54	\$27,965,590
26	Lois Margaret Alberti	Alberti Realty, LLC	95	\$27,963,650
27	Jeremy Michael McDonough	Mr. Lister Realty	75	\$27,963,589
28	Alexandra T Sears	TTR Sotheby's International Realty	23.5	\$27,349,500
29	Kim Barton	Keller Williams Legacy	62	\$26,699,750
30	Mark D Simone	Keller Williams Legacy	67.5	\$26,438,354
31	Charlie Hatter	Monument Sotheby's International Realty	21	\$26,160,545
32	Un H McAdory	Realty 1 Maryland, LLC	40.5	\$25,619,100
33	Daniel Borowy	Redfin Corp	45	\$24,974,950
34	Karen Hubble Bisbee	Hubble Bisbee Christie's International Real Estate	21	\$24,449,000
35	Laura M Snyder	American Premier Realty, LLC	56	\$23,839,228
36	Matthew B Pecker	Berkshire Hathaway HomeServices Homesale Realty	49	\$23,809,790
37	Melissa L Murray	Compass	29	\$23,432,950
38	Sunna Ahmad	Cummings & Co. Realtors	31	\$22,576,855
39	Matthew D Rhine	Keller Williams Legacy	56	\$22,333,250
40	Louis Chirgott	Corner House Realty Premiere	45.5	\$21,625,954
41	Anthony M Friedman	Northrop Realty	26.5	\$21,374,550
42	Christopher J Cooke	Berkshire Hathaway HomeServices Homesale Realty	80.5	\$20,911,474
43	Andrew Udem	Berkshire Hathaway HomeServices Homesale Realty	46.5	\$20,868,400
44	Barry J Nabozny	RE/MAX Premier Associates	41	\$20,660,580
45	Jason W Perlow	Monument Sotheby's International Realty	27.5	\$20,319,000
46	Jennifer Holden	Compass	28	\$20,192,990
47	Wendy Slaughter	Elevate Real Estate Brokerage	39.5	\$20,073,792
48	Bill Franklin	Long & Foster Real Estate, Inc.	38.5	\$19,856,804
49	Robert J Breeden	Berkshire Hathaway HomeServices Homesale Realty	53.5	\$19,810,000
50	Tony Migliaccio	Long & Foster Real Estate, Inc.	45	\$19,328,257

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# TOP 150 STANDINGS • BY VOLUME

Individual MLS ID Closed date from Jan. 1 to August 31, 2023

Based on MLS data for agents in Baltimore City, Baltimore County, Anne Arundel County, Howard County, Carroll County and Harford County

RANK	NAME	OFFICE	SALES	TOTAL
51	Eric Steinhoff	EXP Realty, LLC	31	\$19,164,265
52	AMELIA E SMITH	Redfin Corp	34	\$18,780,900
53	Ryan R Briggs	Anne Arundel Properties, Inc.	32.5	\$18,650,054
54	Carol Snyder	Monument Sotheby's International Realty	20	\$18,628,700
55	Ricky Cantore III	RE/MAX Advantage Realty	35	\$18,454,400
56	Kelly Schuit	Next Step Realty	38	\$18,119,400
57	Enoch P Moon	Realty 1 Maryland, LLC	44	\$18,087,900
58	Michael J Schiff	EXP Realty, LLC	53	\$17,863,100
59	Pamela A Tierney	Long & Foster Real Estate, Inc.	13	\$17,807,500
60	Vincent M Caropreso	Keller Williams Flagship of Maryland	42.5	\$17,694,150
61	Veronica A Sniscak	Compass	31	\$17,626,970
62	Vincent J. Steo	Your Home Sold Guaranteed Realty	54	\$17,528,800
63	Colleen M Smith	Long & Foster Real Estate, Inc.	26	\$17,488,710
64	Jonathan Scheffenacker	Redfin Corp	42	\$17,456,300
65	Brian D Saver	Northrop Realty	20	\$17,295,476
66	Jeff D Washo	Compass	36.5	\$17,278,375
67	Jim W Bim	Winning Edge	46.5	\$17,203,750
68	James M. Baldwin	Compass	27	\$17,190,950
69	Nancy A Hulsman	Coldwell Banker Realty	30	\$17,104,896
70	Gina M Gargeu	Century 21 Downtown	89	\$16,806,112
71	Missy A Aldave	Northrop Realty	34.5	\$16,801,875
72	Gregory A Cullison Jr.	EXP Realty, LLC	57	\$16,758,003
73	STEPHEN PIPICH Jr.	VYBE Realty	50	\$16,739,863
74	Sarah E Garza	Keller Williams Flagship of Maryland	28.5	\$16,686,900
75	Lisa E Kittleman	Keller Williams Integrity	26	\$16,595,600
76	Steve Allnutt	RE/MAX Advantage Realty	28	\$16,541,399
77	Leslie Ikle	Redfin Corp	30	\$16,346,988
78	Marni B Sacks	Northrop Realty	26	\$16,340,197
79	Allen J Stanton	RE/MAX Executive	33.5	\$16,337,926
80	Elizabeth C Dooner	Coldwell Banker Realty	14	\$16,332,000
81	Montaz Maurice McCray	Keller Williams Realty Centre	55	\$16,259,555
82	Kimberly A Lally	EXP Realty, LLC	41	\$16,208,200
83	Mark A. Ritter	Revol Real Estate, LLC	40	\$16,155,417
84	Sergey A taksis	Long & Foster Real Estate, Inc.	37	\$16,106,999

RANK	NAME	OFFICE	SALES	TOTAL
85	Beth Viscarra	Cummings & Co. Realtors	24.5	\$15,933,014
86	James P Schaecher	Keller Williams Flagship of Maryland	30.5	\$15,901,750
87	Anne Y Herrera-Franklin	Monument Sotheby's International Realty	16	\$15,865,704
88	Martha S Janney	Coldwell Banker Realty	8	\$15,830,000
89	Jennifer C Cernik	Next Step Realty	26.5	\$15,596,500
90	Matthew Mindel	Next Step Realty	32	\$15,470,000
91	Tyler Ell	Keller Williams Realty Centre	30	\$15,453,231
92	Robert A Kinnear	RE/MAX Advantage Realty	20	\$15,225,000
93	Bryan G Schafer	Next Step Realty	37	\$15,218,918
94	Jessica L Young-Stewart	RE/MAX Executive	35.5	\$15,143,205
95	Trent C Gladstone	Keller Williams Integrity	32.5	\$15,041,025
96	Mark Richa	Cummings & Co. Realtors	35	\$14,921,400
97	Lori R Gough	Long & Foster Real Estate, Inc.	16	\$14,913,499
98	Timothy Langhauser	Compass Home Group, LLC	41	\$14,897,432
99	Jessica H Dailey	Compass	36	\$14,854,170
100	Carol L Tinnin	RE/MAX Leading Edge	32	\$14,847,912

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# TOP 150 STANDINGS • BY VOLUME

Individual MLS ID Closed date from Jan. 1 to August 31, 2023

Based on MLS data for agents in Baltimore City, Baltimore County, Anne Arundel County, Howard County, Carroll County and Harford County

RANK	NAME	OFFICE	SALES	TOTAL
101	Jason P Donovan	RE/MAX Leading Edge	29.5	\$14,805,677
102	Arian Sargent Lucas	Lofgren-Sargent Real Estate	17	\$14,795,350
103	James H Stephens	EXP Realty, LLC	40	\$14,715,450
104	Diane M Donohue	Monument Sotheby's International Realty	12.5	\$14,566,000
105	Joshua Shapiro	Douglas Realty, LLC	29	\$14,522,750
106	Jason F. Rubenstein	Cummings & Co. Realtors	19	\$14,498,000
107	Liz A. Ancel	Cummings & Co. Realtors	34.5	\$14,485,175
108	Tom Atwood	Keller Williams Metropolitan	45.5	\$14,485,061
109	Jeremy S Walsh	Coldwell Banker Realty	26.5	\$14,456,500
110	Dassi Lazar	Lazar Real Estate	43	\$14,452,422
111	Nancy Gowan	Engel & Volkers Annapolis	22.5	\$14,393,000
112	F. Aidan Surlis	RE/MAX Leading Edge	27	\$14,385,461
113	Poonam Singh	Redfin Corp	24	\$14,199,579
114	David E Jimenez	RE/MAX Distinctive Real Estate, Inc.	34	\$14,112,400
115	Catherine Barthelme Miller	AB & Co Realtors, Inc.	23	\$14,082,000
116	Samuel P Bruck	Northrop Realty	26.5	\$14,046,350

RANK	NAME	OFFICE	SALES	TOTAL
117	Brendan Butler	Cummings & Co. Realtors	31.5	\$14,020,510
118	Mark C Ruby	RE/MAX Advantage Realty	30	\$14,001,979
119	Matthew Spence	Keller Williams Integrity	29	\$13,984,102
120	Patrick D Cummings	Douglas Realty LLC	17.5	\$13,930,900
121	Ashley B Richardson	Monument Sotheby's International Realty	23	\$13,887,401
122	Lee M Shpritz	Ashland Auction Group LLC	242.5	\$13,868,960
123	Travis O Gray	Engel & Volkers Annapolis	16	\$13,863,500
124	Laura M. Ball	Cummings & Co. Realtors	22	\$13,807,860
125	Shun Lu	Keller Williams Realty Centre	16.5	\$13,747,070
126	Jeremy Batoff	Compass	13.5	\$13,728,020
127	Mitchell J Toland Jr.	Redfin Corp	42	\$13,654,219
128	Jennifer L Drennan	Taylor Properties	26	\$13,582,921
129	VENKATESWARA RAO GURRAM	Samson Properties	24	\$13,555,754
130	Bridgette A Jacobs	Long & Foster Real Estate, Inc.	25	\$13,443,405
131	Wendy T Oliver	Coldwell Banker Realty	22	\$13,433,600
132	Joanna M Dalton	Coldwell Banker Realty	18	\$13,372,900
133	Greg M Kinnear	RE/MAX Advantage Realty	25	\$13,372,310
134	Robert A Commodari	EXP Realty, LLC	39.5	\$13,369,862
135	Bethanie M Fincato	Cummings & Co. Realtors	32	\$13,341,440
136	Zugell Jamison	RE/MAX Advantage Realty	22.5	\$13,243,000
137	Tina C Cheung	EXP Realty, LLC	23	\$13,240,095
138	Christopher B Carroll	RE/MAX Advantage Realty	24	\$13,168,400
139	Karla Pinato	Northrop Realty	16	\$13,075,655
140	Shawn Martin	Keller Williams Flagship of Maryland	27.5	\$12,909,499
141	Andrea G Griffin	Compass	20	\$12,903,250
142	Matthew P Wyble	Next Step Realty	22.5	\$12,877,157
143	Jessica DuLaney (Nonn)	Next Step Realty	26	\$12,847,700
144	Alex B Fox	Allfirst Realty, Inc.	42.5	\$12,834,400
145	Gary R Ahrens	Keller Williams Realty Centre	27.5	\$12,823,000
146	Betty P Batty	Compass	15	\$12,778,900
147	Adam Chubbuck	Douglas Realty, LLC	32.5	\$12,702,000
148	Jennifer Schaub	Long & Foster Real Estate, Inc.	21	\$12,676,000
149	Matthew Mark Bearinger	Keller Williams Flagship of Maryland	24	\$12,653,969
150	Nicholas Cintron	APEX Realty, LLC	23	\$12,572,943

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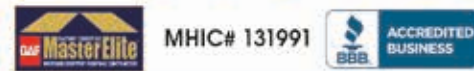
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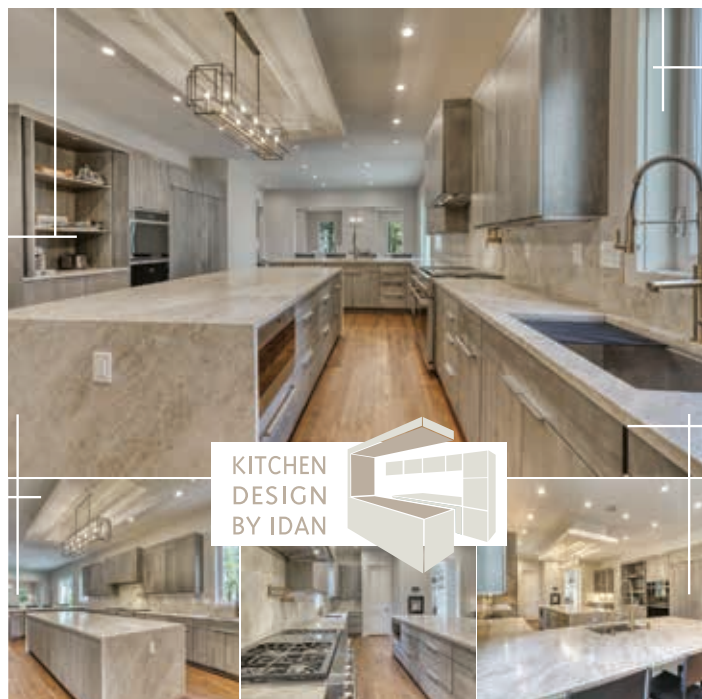


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